



PERSONAL INFORMATION PROTECTION ACT
Breach Notification Decision

Organization providing notice under section 34.1 of PIPA	Raymond James Financial Planning Ltd. (Organization)
Decision number (file number)	P2021-ND-031 (File #017777)
Date notice received by OIPC	July 30, 2020
Date Organization last provided information	July 30, 2020
Date of decision	February 23, 2021
Summary of decision	There is a real risk of significant harm to the individual affected by this incident. The Organization is required to notify the individual pursuant to section 37.1 of <i>the Personal Information Protection Act</i> (PIPA).
JURISDICTION	
Section 1(1)(i) of PIPA “organization”	The Organization is an “organization” as defined in section 1(1)(i) of PIPA.
Section 1(1)(k) of PIPA “personal information”	<p>The incident involved all or some of the following information:</p> <ul style="list-style-type: none">• name,• date of birth,• social insurance number,• address,• driver’s license number,• financial information, and• medical information. <p>This information is about an identifiable individual and is “personal information” as defined in section 1(1)(k) of PIPA. To the extent the information was collected in Alberta, PIPA applies.</p>
DESCRIPTION OF INCIDENT	
<input checked="" type="checkbox"/> loss <input type="checkbox"/> unauthorized access <input type="checkbox"/> unauthorized disclosure	
Description of incident	<ul style="list-style-type: none">• On June 15, 2020, the Organization couriered a contract to an advisor’s home address for subsequent delivery to a client.

	<ul style="list-style-type: none"> • The courier buzzed to get in to the advisor’s building and an individual gave the courier access, saying they would provide the package to the advisor; however, this did not happen. • On June 23, 2020, the advisor reported to the Organization that she had not received the package. • An investigation was conducted; however, all efforts to locate the package were unsuccessful.
Affected individuals	The incident affected one resident of Alberta.
Steps taken to reduce risk of harm to individuals	<ul style="list-style-type: none"> • Investigated to locate the missing package. • Reviewed procedures for courier delivery to require signature and/or identification prior to completing delivery. • Flagged the affected individual’s policy for six months and informed staff of same. • Reimbursed the affected individual for one year of credit monitoring.
Steps taken to notify individuals of the incident	The affected individual was notified in a letter on August 5, 2020.
REAL RISK OF SIGNIFICANT HARM ANALYSIS	
<p>Harm Some damage or detriment or injury that could be caused to affected individuals as a result of the incident. The harm must also be “significant.” It must be important, meaningful, and with non-trivial consequences or effects.</p>	<p>The Organization reported “Information involved in this incident could be used to cause the harms of identity theft and fraud.”</p> <p>I agree with the Organization’s assessment. A reasonable person would consider the contact, identity (date of birth, social insurance number, driver’s license number) and financial information at issue could be used to cause the harms of identity theft and fraud. Medical information could be used to cause the harms of hurt, humiliation and embarrassment. These are significant harms.</p>
<p>Real Risk The likelihood that the significant harm will result must be more than mere speculation or conjecture. There must be a cause and effect relationship between the incident and the possible harm.</p>	<p>The Organization reported “While the likelihood of harm is increased as the whereabouts of this package remains unknown, we are of the view that, taking into consideration all of the factors, overall the likelihood of harm resulting from this incident is low.”</p> <p>In my view, a reasonable person would consider the likelihood of harm resulting from this incident is increased because delivery of the package was intercepted and the package has not been recovered.</p>
DECISION UNDER SECTION 37.1(1) OF PIPA	
Based on the information provided by the Organization and given the circumstances of the incident, I have decided that there is a real risk of significant harm to the affected individual.	

A reasonable person would consider the contact, identity (date of birth, social insurance number, driver's license number) and financial information at issue could be used to cause the significant harms of identity theft and fraud. Medical information could be used to cause the harms of hurt, humiliation and embarrassment. These are significant harms. The likelihood of harm resulting from this incident is increased because delivery of the package was intercepted and the package has not been recovered.

I require the Organization to notify the affected individual in accordance with section 19.1 of the *Personal Information Protection Act Regulation* (Regulation). I understand the affected individual was notified by letter on August 5, 2020. The Organization is not required to notify the affected individual again.

Jill Clayton
Information and Privacy Commissioner